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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known			
				Application Number		Rule 53(b) of S/N 09/301,068	
				Filing Date		Concurrently herewith	
				First Named Inventor		GANESAN, RAVI	
				Art Unit			
				Examiner Name			
Sheet	1	of	3	Attorney Docket Number	3350-0019B-CNT	(1158.41319CC6)	

U.S. PATENT DOCUMENTS						
Examiner Initials ¹	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)				
		US- 4,277,837			Stuckert	
		US- 4,319,336			Anderson et al.	
		US- 4,460,960			Anderson et al.	
		US- 5,025,373			Keyser, Jr. et. al.	
		US- 5,220,501			Lawlor et al.	
		US- 5,231,571			D'Agostino	
		US- 5,283,829			Anderson	
		US- 5,287,270			Hardy et al.	
		US- 5,325,290			Cauffman et al.	
		US- 5,326,959			Perazza	
		US- 5,336,870			Hughes et al.	
		US- 5,341,429			Stringer et al.	
		US- 5,347,632			Filepp et al.	
		US- 5,383,113			Kight et al.	
		US- 5,420,405			Chasek	
		US- 5,483,445			Pickering	

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Examiner Signature	/Brian Fertig/	Date Considered	01/14/2008
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		Number-Kind Code ² (if known)				
		US-5,594,910			Flepp et al.	
		US-5,655,089			Bucci	
		US-5,699,528			Hogan	
		US-5,710,889			Clark et al.	
		US-5,727,249			Pollin	
		US-5,794,221			Egendorf	
		US-5,832,460			Bednar et al.	
		US-5,873,072			Kight et al.	
		US-5,884,288			Chang et al.	
		US-5,920,847			Kolling et al.	
		US-5,956,700			Landry	
		US-5,963,925			Kolling et al.	
		US-5,978,780			Watson	
		US-6,058,381			Nelson	
		US-6,055,567			Ganesan et al.	
		US-6,044,362			Neely	
		US-6,032,133			Hilt et al.	
		US-5,893,080			McGurl et al.	
		US-5,465,206			Hilt et al.	
		US-4,713,837			Gordon	

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		Examiner Name			
Sheet	3	of	3	Attorney Docket Number	3350-0019B-CNT (1158.41319CC6)

OTHER PRIOR ART—NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
		"Luring Customers With Bill Pay", USBanker, November 1997, p. s16-s20	
		Russell Redman, "Integrion Sets Bill-Pay With Visa Deal", Bank Systems Technology, November 1997, p. 14	
		Sharona Talmor, "Pioneers in e-commerce", The Banker, January 1998, p. 69-71	
		"Microsoft and First Data Form Internet Bill Payment Company", America's Community Banker, August 1997, p. 6-7	
		Bill Orr, "Microsoft/First Data: the instant giant of Internet Bill Payments", ABA Banking Journal, November 1997, p. 95	
		"Checkfree delivers E-Bill", Internet Week, September 30, 1996, p. 1	
		Michael C. McChesney, "Banking in cyberspace: an investment in itself" IEEE Spectrum, February 1997, p. 54-59	
		"Utilities, Phone Companies Pilot Electronic Billing", Item Processing Report, November 7, 1996, p. 1	

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